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## HOW TO KEEP THE WOOLSON ECONOMY EXPENSE BOOK

**T**HE WOOLSON ECONOMY EXPENSE BOOK is designed to keep track of the income and expenses of the average family in a systematic manner.

No knowledge of bookkeeping or accounting is necessary to properly keep the Woolson Book. The lifetime experience of an expert accountant is in the book itself.

By using the Woolson Economy Expense Book one does away with various books which are usually required in accounting, such as Cash Book, Journal and Ledger, and obtains a comprehensive detailed statement of finances by this one book, alone. Just a few minutes' attention each day keeps the book up-to-date and shows at any moment just how you stand financially.

Regularity is the one element essential to success in keeping this record. Make your entries *each day*. Give a certain "three minutes" each day to your Woolson Book and it will be the means of bringing you Success.

## EXPLANATION

Knowing that you have spent "only so much" and have "so much" left is not enough information if you would attempt to control your finances. It is important to know *for what* each dollar has been spent.

And so as you will note on opening your Woolson Book at pages 1 and 2, we not only put a place for money received and disbursed, but divide the total of the disbursement into 18 parts. These you will see include rent and water, light and heat, meat, etc., labor, etc. Fifteen of these columns have headings printed in and four are left blank to provide for any special or personal expenses of which it is desired to have a record (which might be automobile).

A day's record is the list of items placed on the same line across the page. Each page has 31 lines and thus forms a full month's record.

## STARTING THE BOOK

To "open the book" place the date under its proper heading, write in the "received" column all cash on hand and money in the bank.

Run your finger along the line and when you come to an item for which any money has been spent, enter the amount under the proper heading. Skip the items for which no money has been spent. When all items have been covered—add them up and put the total in the “disbursed” column. The amount written in the “disbursed” column should naturally be the sum of *all* the money that has been spent during the day. The example below shows exactly how this is done (Figure 1).

The total of all money received should be entered the day it is received in the "received" column. This of course would include salary, dividends, or income from any other source.

A double page represents a month's record of expenses. When the month is finished, add each column, placing at the bottom between the red rules the total money spent for each classification. Thus we have at a glance the amount spent for rent, light, etc.—you see just what has been spent during the month for groceries, how much for theatre, how much for tobacco and so on.

The total of all these bottom figures should be the same as the total of the "disbursements" column. The difference between the "disbursements" column and the received column should equal your cash on hand or in the bank. If desired, you may use one of the blank columns for bank deposits, in which case the difference between "received" and "disbursed" should be the same as your cash on hand.

When one month is completed, enter your cash on hand on the next page and proceed as before.

## THE SUMMARY

Turning to page 103, you will find a place for your monthly records. These summary pages will take care of your records for four solid years.

Figure 2. This shows the totals entered from Figure 1.

When you complete your first month's record, turn to the first of these summary pages, find the proper month and place each of your column totals in the corresponding columns. The summary pages will give you a comparative statement from month to month of income and expenses, and these added together at the end of twelve months complete your year's record.

The Woolson Economy Expense Book will quickly reveal any injudicious expenditure of money. Often after keeping the book for a few months, it will be found that a great deal more money is being spent for some item than its usefulness or the income of the family will allow.

A comparison of the monthly records will prove invaluable to you in planning your budget and helping you to spend your money most judiciously.

Figure 1. Example of method of making the entries



Mary Hill Binford Treasurer

Date	ITEMS	Received	Disbursed
Below is a true copy of memoranda sent me by Chas. P. Roundy, Treas. & Com. on Disbursements H. H. Mosher Fund of Yearly Meeting of Friends for New England. 1/1/19 to 7/31/19			
Receipts			
Balance 1/1/19			
4/25 Interest			
5/6 Com. on Per. Inv. & Fds.			
6/28 " " " " "			
323.05 221. 275- 100- 700.26			
Mary Hill Binford Treasurer.			

Disbursements	
5/28 Books	163.03
5/28 Expenses	554.
6/12 Subscriptions (Am. Fd.)	195.20
6/28 " Miss. Ado.)	50- 279.
6/28 Postage	279.
7/31 Balance	283.70 700.26

I have audited this book  
and found it to be regular  
and balance for all pay out  
J. Binford

1919		
Aug 14	ck 139-C. P. Roundy	283.70
8/18	Fds. Book & Tract Com.	789.
9/29	Geo. C. Herbert	10-
11/3	Lindley H. Binford	243.
11/3	Fds. Book & Tract Com.	107.13
11/3	Friends' Book Store	306.
11/3	The American Friend	127.
12/19	Com. on Per. Inv. & Fds.	250-
12/31	Balance in Bank	401.92
		533.70 533.70



Mary Hill Buxford

Treasurer.

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Permanent	Subscrip-
				Received	Interest	Subscriptions	Subscriptions
1920							
	Jan. 1 Balance from 1919	401 92		401 92			
Feb. 1 Interest		68			68		
" 11 Check Seth R. Gifford Jr.	130 -					130 -	
" 11 <sup>Check from A. Mayfield</sup> " Drs. Dearborn							
" 11 <sup>\$2 each from Aug. Jones</sup> and Cecil R. Brown	6 -					6 -	
" 13 Ck D. E. Andrews (Acc. Ady)	2 -					2 -	
" 13 Friends' Book & Tract Com.				107 55			
" 13 The Macmillan Co.				82 75			
" 13 Thos. P. Nichols & Son Co.				650			
" 17 Ck L. B. Aydelott (Acc. Ady)	15 -					15 -	
" 17 Cks. Geo. C. Herbert <sup>100 + 2 -</sup> (Acc. Ady)	12 -					12 -	
" 17 M. D. Annie M. Priest (Acc. Ady)	7 -					7 -	
" 18 Ms. Book & Tract Com.				77 80			
Mar. 1 Interest		68			68		
" 16 The American Friend				164 -			
" 16 Ck D. E. Andrews				2 -			
" 16 Cks. Geo. C. Herbert				12 -			
" 16 M. D. Annie M. Priest				7 -			
Apr. 1 Interest		62			62		
June 7 Ck. Seth R. Gifford, Jr.	363 -					363 -	
" 19 The American Friend				80 40			
July 8 Ms. Book & Tract Com.				25 08			
" 8 Pilgrim Press				10 05			
" 8 A. H. Mayfield Miss Ady				50 -			
" 19 Clara W. Mumford				117			
Aug. 13 Interest		52			52		
Aug. 10 Interest		50			50		
Sept. 10 Interest		50			50		
Oct. 23 Ms. Book & Tract Com.				109 07			
" " Frank S. Whitten				57 5			
Oct. 9 Interest		49			49		
	940 91	741 12	401 92	399 493 -	42 -		

is over and

Books Subscriptions Postage Expenses  
Practices & Office Printing

18755

8275

650

7780

164-

2-

12-

7-

111

8040

2568

1005

50-

117

18907

575

4123031540 117 1225

May Bill Bingham

Received

Date	ITEMS	Received	Disbursed	Balances
1920				Permanent Fund Sav. off. & Ex. scrip. 1000.00
Oct. 23	From st. forward	94091	74112	40192 399 493 - 42 -
Nov. 27	The Penguin Press		751	
" "	He. Book & Tract Com.		876	
Nov. 9	Interest	50		50
Nov. 10	Postage & Aydelott		85	
" "	Postage P. L. Rose		80	
" 12	Cash (Baln. L. Intg.) <u>A. J. A.</u>	7 -		7 -
" 18	Postage M. H. Bradford		435	
" 24	Ck. Am. M. P. L. Rose	7 -		7 -
" "	Ck. Am. M. B. Fisher	2 -		2 -
" 29	Postage C. H. Bradford		132	
" 31	Postage & C. H. Bradford	257 -		257 -
	Balance forward	449 70		
		121441 121441	40192 449 750 - 58 -	

1921

Jan. 1	Balance from 1920	449 70	449 70
Jan. 4	Ck. L. B. Aydelott (A. J. A.)	7	7 -
" "	Ck. A. M. Priest (A. J. A.)	6 -	6 -
" 27	Cash L. B. Aydelott (A. J. A.)	1 -	1 -
Feb. 7	Fds. Book & Tract Com.	105 49	
" "	Geo. C. Herbert (F. M. C. Council)	35 64	
Mar. 3	Geo. C. Herbert (F. M. C. Council)	5 -	
" "	The American Friend	150 -	
Mar. 11	Cards & Books	50 -	
" 18	The American Friend	120 35	
May 13	C. Norman & Rose, Treas.	385 57	385 57
" 18	Friend's Book & Tract Com.	58 49	
June 6	Friend's Book & Tract Com.	12 82	
July 1	Int. Fish & Game Com.	81	81
Sept. 1	Int. Fish & Game Com.	37 71	
		85008 57550 449 70	81 38557 14 -

## Disbursed

Books Subs & etc - ~~Postage~~ <sup>Postage</sup> ~~etc~~ <sup>Postage</sup>  
 Tracts & Books Printing ~~various~~

41230 31540 117 1225

751

876

85

80

435

132

41857 31540 849 1225

10549

3564

5-

150-

50-

12035

5849

1283

3771  
 26451 27035 5- 3564

with proper vouchers and  
 bank balance ~~and~~ <sup>and</sup> ~~etc~~ <sup>etc</sup> ~~etc~~ <sup>etc</sup>  
 care of  
 1/2/16

## Mary Hill Bindora

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Permanent Fund	Disb.	Refund
						Div. of Funds	Scriptures	
1921								
Oct. 1	Bought Forward	850.18	575.50	449.70	81	385.57	14-	
Oct. 20	Friends Adv. Conv.		388.33					
Nov. 21	Ch. N. S. Take, Texas	364-				364-		
Dec. 15	" " " " "		9.80					
" "	" " " " "		11.18					
Dec. 31	Friends B. & T. Conv.		86.18					
	Balance Forward		510.59					
		1214.88	214.18	449.70	81	749.57	14-	

1922

Jan. 1	Bal. from 1921	510.59		510.59				
" 10	Interest for Dec. 1/21	50				50		
" 31	Ch. L. B. Aydelott (Am. Fund)	25-					25-	
	Augustus C. Jones	2-					2-	
	James R. Brown	2-					2-	
	Joseph Dearborn	1-					1-	
	Caroline Mayfield	1-					1-	
Feb. 7	Cost of 100 books		1.24					
" 9	Ch. L. B. Aydelott	1-					1-	
" 18	Ch. L. B. Aydelott		75.83					
" 28	Interest for Jan. 1/22	35				35		
March 2	Ch. L. B. Aydelott (Am. Fund)	1-					1-	
March 14	Ch. The American Friend		297.54					
March 18	Interest for Jan. 1/22	29				29		
" 13	Ch. L. B. Aydelott (Am. Fund)		50					
" 20	Ch. L. B. Aydelott (Am. Fund)	370-	659.3			370-		
April 16	Ch. B. & T. Conv.		67.57					
May 3	Cost of 100 books	151.2					151.2	
" 10	Ch. The American Friend		1.25					
May 24	Sec. L. B. Aydelott (Am. Fund)	5-	929.85	564.19	510.59	114.370-	33-	151.2

Dishursed

Booker Sub- Postage Supplies & insect  
Tracts prescriptions Express Printing services

$$26451 \ 27035 \quad 5 - \quad 3534$$

3083

980

118

8618

$$39250 \quad 27035 \quad 5 - \quad 3564$$

124

7583

29754

$$\begin{array}{r} 50 \\ 55 \end{array} \overline{) 8}$$

175

100

10

20133 29868 624

Money Received

Received

Date	ITEMS	Received	Disbursed	Balance, before Friends' Accts. Opened Sept. 2, 1922	Received
1922					
Aug. 24	Brought Forward	929.85	564.19	510.59	114.370- 33- 1512
Aug. 24	Friends' Book & Tr. Com.		26.73		
Aug. 24	Int. for July	11		11	
Aug. 29	Ch. 186 - Friends' Book Store		34.32		
Sept. 2	Proc. Refund for Book Store	56			56
Oct. 19	Ch. 186 - Friends		167		
Oct. 19	Ch. 186 - Friends		31.02		
Nov. 22	Fds. Book & Tract Com.		56.97		
"	Am. Fin. Bible Sch. Bd.		450		
"	The American Friend		1.5		
"	The Nichol's Press		950		
Dec. 14	Ch. N. S. Tabor, Treas	800-			350-
" 22	Ch. N. S. Tabor, Treas	100-			100-
	Balance Forward		600.44		
		1330.52	1330.52	510.59	125.770- 33- 1568

1923

Jan. 1	Bal. from 1922	600.44		600.44	
Jan. 2	Caroline Field	1-			1-
"	Emma Collins	1-			1-
Feb. 1	Fds. Book & Tract		157.93		
" "	Mr. & Mrs. Press		450		
" "	Friends' Book Store		29.04		
" "	Am. Fin. - Int.	11		11	
" 8	Ch. L. B. Aydelott (A. 2)	28-			28-
" 13	Proc. refund Fds. & Tr. Com.	626			626
" 27	L. B. Aydelott, Sec. Ch. 196		1.5		
" "	Fds. Book & Tract Com.		614		
" "	The American Friend		247.55		
Mc. 28	Fds. Book & Tract Com.		229.5		
		636.81	520.79	600.44	11- 30- 626

Received

Books with labels pasted on back  
Printed condition, Please credit me with

35933 29362 624

2170

3132 3-

169

3102

5697

450

118

950

Chas. M. & Freda  
Portland, M. & D. Bailey  
June 19, 1929

40987 30447 624 950

15783

450

2904

168

694

29785

2295

21676 24715 168 450

Mary Bill Buxford

Received

Date	ITEMS	Received	Disbursed	Balance at end of year sub- var. & funds, scribblings				
				60044	11	—	30	626
Mar. 28	you st	63681	52079	60044	11	—	30	626
May 25	Ch. Friends Friend		137					
June 19	Ch. Fds. B. & J. Com.		4019					
" 12	Ch. N. D. Taber Taxas.	700	—			407	—	
July 5	Ch. 200 (var. 100)		15					
Aug. 10	Ch. Geo. C. Burnett, Law		5					
" "	Finance Book store		62					
" "	Fee. Roof & race in		9838					
Oct. 1	Fee. roof & race in		3460					
" "	Fee. Roof & race in	50 24 16 12	322					
Dec. 1	Fee. Roof. 1000	102			102			
Dec. 11	Ch. N. D. Taber, Taxas	400				400	—	
" 11	Fee. Book & Station.		3841					
" 28	Friends' B. & J. Com.		328					
" 28	Fee. & Publication B.		938					
" 28	Fee. Tax. 1000	1				1	—	
" "	Murian F. Cox	2				2	—	
" "	J. E. H. Cushman	2				2	—	
<u>Balance Forward</u>		<u>67262</u>						
		144283	144283	60044	113	800	35	626

1924

Mar. 1	Bal. from 1923	67262		67262				
Feb. 14	Aug. st. C. Jones	2				2	—	
" 15	Ch. L. B. Aydlett	16				16	—	
" st.	Law. interest	29			29			
Feb. 18	Ch. 1. year & issues		330					
" 14	Fee. Roof & Station.		2158					
" 26	Friends' Book stor.		550					
" 26	Fee. Book & Station.		226					
		69091	3264	67262	29		18	—

## Discussed

Books with *Staphylococcus* in title  
Tracts reprinted & press cutting news

21676 29785 168 450

134

4019

15

5-

62.

9353

3460.

322

3841

328.

938

Examined and found  
correct with proper voucher  
Frederick L. Garboe

June 10 1924

44162 31419 990 450

330

2158

530

536

3264

## Henry Hill Duxford

Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Per cent.	Subj.	Sur. & Funds	Descriptions
1/24									
Feb. 26	Brought forward	69091	3264	67262	29				18 -
Feb. 1	February interest		53						
Feb. 13	Ch. Rembr. Friend		28250						
" " " C. H. Root's Tract			53 34						
" 20	Ch. G.C.C. via C.B. & A. S. L.								
April 1	March interest	47			47				
" 1	Ch. The American Friend			450					
" 1	Ch. W. B. Harvey, Sec.			125 -					
" 10	Ch. Friends' Book Sto.			55					
" 29	Ch. P. L. Paper via L. B. A.	1 -							1 -
" 29	Ch. Rembr. Friend			2 -					
May 1	April 1st	37			37				
" 8	Ch. Dr. Book & Station		26 60						
June 5	Ch. N. S. Tabor, Treas.	370 -			370 -				
" 12	Ch. The Amer. Friend			4 -					
July 29	Ch. Geo. C. Herbert, Chmn.			5 -					
" " Ch. Edgar Williams				150					
" " Ch. Dr. Book & Tract Com.			2844						
" " Ch. Dr. Book Sto.			12229						
July 31	July 1st	24			24				
Aug. 4	Ch. Geo. C. Herbert, Chmn.			10 -					
" " Ch. Dr. Book & Station			26 63						
Aug. 31	Aug. 1st	25			25				
Oct. 31	Ch. Anna B. Aydelott			177					
" " Friends' Book & Com.			8278						
" " Friends' Book Sto.			764						
" " Marion P. A.		2 -					2 -		
" " Dr. E. N. P. man		2 -					2 -		
" " Dr. Scarborough		1 -					1 -		
Balance forward			25256						
107574	107574	67262	212	370			31 -		

Disbursed

Books & <sup>to</sup> Postage  
Tracts <sup>to</sup> Express <sup>Office</sup> ~~Postage~~

3215

22220

5334

450

125 -

55

8

2660

4-

5-

Examined and found correct  
with proper vouchers  
Frederick & Gearhouse  
6/14/1925

150

2844

12224

10-

2660

177

8878

764

51791 28850 1677

Mary Hill Binfod

Received

Date	ITEMS	Received	Disbursed	Balance Interest Peruv. Sub- Soc. & Fundscriptions
1925				
	Jan. 1 Balance from 1924	25256		25256
	" 6 Ct. N. Taber on 1924 Ac	400 -		400 -
	Feb. 21 Ch. L. B. Aydelott	22 -		22 -
	Apr. 8 Ch. The American Friend		291 34	
	June 10 Ch. N. S. Taber	375 -		375 -
	June 12 Ch. Ch. Book & Station.		100 90	
	July 27 Ch. Ch. Book & Station.		87 38	
	" " Ch. Ch. W. A. de la Pres		450	
	" " Ch. Mary Hill Binfod. Fr.		413	
	Aug. 29 Ch. Friends Book & Com.		6756	
	" " Ch. The American Friend		91	
	Oct. 10 Ch. Ch. Book & Station.		3585	
	Nov. 3 Ch. The American Friend		61	
	" " Ch. Friends C. P. & Com.		1215	
	" " Ch. The Nichols Press		2400	
	" " Ch. Friends B. & F. Com.		14596	
	Dec. 7 Ch. Friends B. & F. Com.		12748	
	Dec. 1 Semi Annual Interest	133		133
	Dec. 31 Ch. Book & Station.		141 84	
	Balance Forward		628	
		105089	105089	25256 ✓ 133 775 - 22 -

## Disbursed

Books Sub- Postage Supplies  
Tracts, subscriptions, Express, Printing

29134

10090

8738

450

411

6756

91

3585

61

1215

2400

14596

12748

14184

71912 29286 413 2850

Examination and found correct  
with proper vouchers  
Frederick L. Dierhard  
6 mo 1926

"

Mary Hill Binford

Received

Examined and found  
correct with proper voucher.  
Federico Testicarbon  
6<sup>th</sup> 25-1927

## Disbursed

Books Sub. Postage Supplies Refund Book  
Tracts Descriptions Express Printing  
Shelvess (Boston)

3 -

7571

176

320

14816

28682

67 -

311

2145

10 -

10 -

73

3 -

33

1534

38348 36923 1320 176 3 - 10 -

19

Received

Date	ITEMS	Received	Disbursed	Balance Inv'd Sub- Accnt. & Descriptions
1927				
Jan. 1	Balance from 1926	33079		33079
" 21	Am. P. Sub. Palms. 24mtg.	3 -		3 -
" 25	R. U. S. Taber. Treas.	17652		17652
Feb. 4	Ck. L. B. Aydelott	8 -		8 -
Mar. 10	The American Friend	299 -		
" 10	10 Pcs. Book of Past Conv.	96 11		
Apr. 13	Ck. U. S. Taber. Treas.	21183		21183
June 3	Ads. B & J. Conv.	10 07		
" 23	The American Friend	310		
July 8	Ck. L. B. Aydelott	122		
Aug. 19	Ads. B & J. Conv.	67 85		
July 15	Ck. U. S. Taber. Treas. 21183.			21183
Oct. 7	Ck. U. S. Taber. Treas. 24714.			24714
Dec. 13	Ck. Harold W. Johnson	2 -		
" 13	Ck. Leo C. Herbertson	10 -		
" 13	Ck. Cong. Pub. Soc.	315		
" 29	Ck. Fds. B & J. Conv.	14572		
" 30	Ck. Fds. B & J. Conv.	229 61		
" 30	Walter C. Woodward	10 -		
" 30	Am. Frs. Service Conv.	15 -		
" 30	Mayhill Binfod. Treas.	335		
	Balance Forward	286 93		
		1,8911-118911	33079.84732	11 -

Examined and found carried  
with proper vouchers  
Frederick C. Dearborn

Dec 18 - 1928

## Disbursed

Books Subsribe Postage Supplies  
Tracts time Expense Printing

299 -

9616

1607

310

120

6785

3 -

10 -

315

14572

22961

10 -

15 -

335

57351 30410 1457

Date	ITEMS	Received	Disbursed	Balance	new. Subscr. Refund Bal. Subscr. Refund Bal. Subscr. Refund
1928					
Jan. 1	Balance from 1927	28693		28693	
" 14	Ck. W. S. Taber, Treas.	17353		17353	
" 26	Ck. Helen P. Cushman	2-		2-	
" 28	Joseph L. Dearborn	1-		1-	
Feb. 17	Ck. Geo. C. Herbert	6-		6-	
March 2	Ck. L. S. Abbott check	9-		9-	
Mar. 16	Ck. W. S. Taber, Treas	30075		32075	
May 7	Ck. "The Friend"		3-		
"	Ck. Friend's Book Store		210		
"	Ck. The American Friend		27334		
"	Ck. Friend's B. & T. Conv.		1803		
"	Ck. De Wolfe & Fiske Co.		3-		
"	Ck. De Wolfe & Fiske Co.		5424		
June 19	Ck. De Wolfe & Fiske Co.		407		
"	Ck. The American Friend		316		
July 5	Ck. W. S. Taber, Treas	21183		21183	
" 13	Ck. De Wolfe & Fiske Co.		460		
Aug. 16	Ck. The Book & Station.		4299		
"	Ck. De Wolfe & Fiske Co.		648		
Sept. 4	Ck. De Wolfe & Fiske Co.		64		
" 5	Ck. W. S. Taber, Treas.	24714		24714	
Nov. 15	Ck. Lindsay M. Burford		125		
Dec. 3	Ck. Mrs. Books Jr. Conv.		4064		
"	Ck. De Wolfe & Fiske Co.		415		
" 31	Ck. Geo. C. Herbert <sup>Postage</sup>	650			250
" 15	Ck. The American Friend		76		
	Balance forward		79193		
	126068	126068	28693	95325	18-
					250

Examined and found carrech  
with proper ranchero  
Frederick C. Earhart

Aug 26 1929

Wishawed

Books, Subscriptions, Supplies, Telephone  
Facts, Times Expenses, Painting, Etc.

3 -

210

27334

1803

3 -

5424

407

316

460

4299

648

694

125

4064

485

76

18424 28026

3 - 125

## Received

Date	ITEMS	Received	Disbursed	Balance	Inv. and Subscr. interest Private Accts.
1929					
Jan. 1	Balance from 1928	791 93		791 93	
" 9	Ck. N. S. Taber, Treas.	141 22		141 22	
" 20	Ck. L. B. Aydelott	15 -		15 -	
" 28	Joe. Dearborn	1 -		1 -	
" 31	Ck. L. B. Aydelott		132		
Feb. 8	Ck. DeWolfe & Fiske Co.		473		
" 11	Ck. from the Fire Com.		3 -		
" 21	Ck. L. B. Aydelott	2 -		2 -	
Apr. 10	Ck. N. S. Taber, Treas.	247 14		247 14	
May 29	Adams Book Sto.		830		
" 29	The American Friend		301 50		
	Int for Apr. Feb. 1928	173		173	
" 29	Adams Book & Tract Com.		214 27		
" 31	Ck. L. B. Aydelott (postage)		210		
July 8	The American Friend		119		
" 8	Am. Fire Service Com.		6 -		
" 8	Am. Fire Service Com.		70 -		
" 10	Ck. N. S. Taber, Treas.	145 22		145 22	
" 29	Adams Book & Tract Com.		1933		
	Int for Apr. May June	293		293	
Aug. 6	Adams Book & Tract Com.		38 57		
" 26	Aug. 1. Webster, Currier		394		
	Int for July Aug. Sept.	130		130	
	Int for Oct. Nov.	88		88	
Oct. 8	Ck. N. S. Taber, Treas.	247 14		247 14	
Dec. 3	Interest on Deposits	75		75	
	Advent Missionary Advocate		225		
" 14	Adams Book and Tract Com.		108 -		
" 18	" The Friend (Geo. Chester)		6 -		
" "	Advent M. & F. A. (12 1/2)		50 -		
" 30	Adams Book & Tract Com.		3148		
	Bal. forward is 762.28	159424	83196	79193	77672 18 - 759

Disherseld

Books Subscriptions Postage Supplies  
Tracts Tious Express Priority

132

473

3-

830

8.81.63

21427

210

117

6-

30-

175

3857

298

225

108-

6-

53-

48

51368 31092 736

Current  
Serials  
Bound & Unbound  
June 26, 1930. P. H. Davis

## Received

Date	ITEMS	Received	Disbursed	Sur'd Subscriptions Balance Per Month
1930				
Jan. 1	Balance from 1929 Postage	762.28		762.28
" 16	Chk. to Melita B. Fisher Postage		80	
" 27	L. B. Aydelott Postage		648	
" 27	Lucy H. Meader, <sup>Postage</sup> <del>new</del>		114	
Feb. 1	Dr. Dearborn M. M.	1 -		1 -
	Laura B. Aydelott	12 -		12 -
	Interest on deposits	72		72
Feb. 26	The Breeze Printed		310.70	
" "	Dr. Book & Tract Co.		57.13	
	Int. Feb.	46		46
	Int. March	40		40
Apr. 5	Ch. N. S. Taber, Trade	458.97		458.97
	Int. April (none)			
May 24	Dr. Book & Tract Co.		76.20	
June 23	Dr. Book & Tract Co.		35.64	
	Int. May <sup>41</sup> <sub>61</sub> <sup>49</sup> June <sup>41</sup> <sub>61</sub> <sup>49</sup>	1.51		1.51
Sept. 8	Lucy H. Meader, <sup>Postage</sup> <del>new</del>		3 -	
" 19	Dr. Book & Tract Co. <sup>(To 6/25/31)</sup>		206.61	
" "	The Breeze <sup>(To 6/25/31)</sup>		3 -	
" "	Int. Sept. & Aug.	84		84
Oct. 14	Ch. N. S. Taber, Trade	423.66		423.66
" 15	Interest Oct.	34		34
Nov. 14	Interest Nov.	41		41
Dec. 16	Dr. Book & Tract Co.		319.71	
" "	The Breeze		2 -	
" 30	Dr. Book & Tract Co.		748	
"	Interest Dec.	75		75

## Disbursed

Books Subs if Postage  
and various Expenses

30

648

114

31070

37/3

7620

35-71

20661

3-

3197

2-

746

Disbursed & Paid out  
with Major and Capt.  
and 16, 17, 31  
H. H. Bailey

## Received

Date	ITEMS	Received	Disbursed	Sur. & Sub. Balanc Bala Per. & Description		Interest
				Sur. & Sub.	Bala	
1931						
Jan. 1	Bal. from 1931	921.29 ✓		921.29		
" 15	Interest Jan.	76 ✓				76
" 27	Jos. Dearborn & H.	1 -				1 -
Feb. 13	Interest Feb.	71 ✓				71
Mar. 9	Fds. Book & Tract Com.		169.95			
Mar. 10	Salem Co. Rtg.	1 -				1 -
	Fairfield Co. Rtg.	2 -				2 -
	Smithfield .. "	5 -				5 -
	Parsonsfield .. "	2 -				2 -
	Rhode Island .. "	1 -				1 -
Mar. 10	The American Friend		2946.7			
Mar. 19	The Living Point		21 -			
	Mary Hill Simford		364			
	Lucy A. Meads, China		2 -			
	Interest Mar.	64				64
Apr. 10	Ch. N. S. Taber, Texas	388.35		388.35		
	15 Interest Apr.	48 ✓				48
May 15	Interest May	25				25
June 15	The American Friend		4 -			
	Fds. Book & Tract Com.		133.82			
June 16	Laura B. Andelot, Sc.		163			
	Am. Kent sub. refus.		2 -			
June 16	Interest	56 ✓				56
July 16	Interest	38 ✓				38
Aug. 14	Interest	102				102
Sept. 15	Interest	102 ✓				102
Oct. 15	Interest	99				99
Oct. 16	Ch. N. S. Taber, Texas	423.66		423.66		
Nov. 12	The American Friend		85			
	The Oriental Miss. Soc.		375			
	Fds. Book & Tract Com.		329.20			
		1752.21	463.51	921.29	812.01	12 - . 691

Disbursed

Books Subscriptions and Printing  
and Facts Express

16995

2964

201-

214

20-

4-

13082

146

20-

85

375

339.20 / 63372 30152 / 727.21 -

29

## Received

Date	ITEMS	Received	Disbursed	Inv. Reg. Sub- Balance Broadside prescriptions Interest Refund
1931				
Nov. 12	Brought Forward	175221	963 51	921 29 \$1201 12- 691
" 13	Interest		61	
Dec. 15	Interest		83	
" 30	Lucy H. Meader			205
" 30	Fds. Book of tract Cows.			326 76
	Balance Forward			461 33
		175365	175365	921 29 81201 12- 835
1932				
Jan. 1	Bal. from 1931	461 33		461 33
" 15	Interest		34	
Feb. 15	Interest		34	
" 19	Fds. Book of tract cows.			148 27
" 19	Marie Agnes Best			450
March 15	Interest		25	
Apr. 14	Ck. N. S. Tuber. Treas.	35305		35305
June 15	Interest		16	
June 16	Fairfield Dr. Mtg.		2-	
	Personfield "		2-	
	Smithfield "		8-	
	Rhode Island "		1-	
	Falmouth "		2-	
June 17	Fds. Book of tract cows			7273
	Marie B. Norton			68
June 22	Refund from N. B. Norton	68		
July	Interest 98 + 2.13	311		
Aug.	Interest	102		
Sept.	Interest	102		
Oct. 5	The American Friend			300 25
Oct. 8	Ck. N. S. Tuber & Treas.	31774		31774
		115454	506	461 33 670 79 1500 624 68

## Disbursed.

Books Sub Postage  
and Tracts <sup>and</sup> Scripts Expenses Printed Refund

63372 30152 727 21 -

205

32676

96048 30152 932 21 -

Examiner and found  
correct with proper  
value & showing a  
balance of \$461.53  
Sundays after Cook

14827  
450

7273

68

1273 32030

68

22550 32030

31

## Received

Date	ITEMS	Received	Disbursed	Inv. of Sub- Balance B. with scriptural interest	Ref'd
1/3					
Oct. 8	Brought Forward	115404	54645	46133 6707	1500 624 68
11	Lyra J. Rollins		2400		
14	Interest	99			99
Nov. 18	Interest	94			94
Dec. 5	7s. Book & Station.		16754		
5	Lucy H. Reader		200		
15	Interest	82			82
28	7s. Book & Station.		2513		
28	The Scoring Point		425		
28	Other Entertainment		150		
	Pay on 5 checks <sup>belts to</sup> inc.		10		
			77100		
	Balance Forward		38579		
		115679	115679	46133 67079	1500 899 68

1/3	Feb. 10 1932	38579		
13	Feb. 10 1932	72		72
Feb. 18	Feb. 10 1932	7846		
	Joe Dearborn and			
	Ed A. Rollins	200		200
Feb. 13	Feb. 10 1932	28245		28245
10	Feb. 10 1932	500		
13	Feb. 10 1932	500		
13	Money Order	30		
	Pay on 4 checks	18		
Feb. 19	Feb. 10 1932	23000		
	Balance Forward	35884	38579 28245	200 72
		67096		

## Disbursed.

Booke Sub Postage and Priority Tax on  
and  
Tracts receipts expense 10 checks

22550 32430

2400

16754

200

2513

425

150

10

44217 32180 268 425 10

7846

2500

2500

30

08

28000

12846 23000

38

33 ~~for~~ bairns closed Dec. 4, 1933 by o. der to  
Pns. Roosevelt \$109.97 impounded in Casco Nec. Co.  
Received Mary Will Binfod  
2000

## Disbursed

Books  
and Sub-  
scriptions  
and Facts

Postage  
and Express

Postage  
and Express

12846 23000

38

8750

3915

270

16761 31750 270

38

Examined and found  
correct with numbers  
Frederick L. Gearon  
4/27/04

## Supplies

19050

264

10

Examined and found  
correct with numbers  
Frederick L. Gearon  
4/27/04

19050 264

10 10324

Received

Dividends  
and  
Interest

Date	ITEMS	Received	Disbursed	Balance	
1935					
Jan. 1	Defr. in S. & G. Acc.				
	of the Canco B. & T. Co.	10324		10324	
Mar. 16	The Acc. M. Bill		4500		
Apr. 1	Interest	29			29
Oct. 1	Interest	59			59
Oct. 1	Postage to Lucy W. Weeks and Mary Hill Dinsford		100		
			100		
		10412	4700	10324	98
	Balance			5712	
			10412		

1936

Jan. 1	Bal. from 1935	5712		5712	
Feb. 10	The Acc. M. Bill		2250		
Apr. 1	Interest (partly)	30			30
Oct. 1	Interest	26			26
		5768	2250	5712	56
	Balance			3518	
				5678	

1937	Bal. from 1936 (18)	3518		3518	
Jan. 10	Div. in M. Bill		1950		
Apr. 1	Interest	11			11
Sept. 15	Div. #4 Canco M. In Co. 5%	1550			1550
Oct. 1	Interest	11			11
		5090	1950	3618	1572
	Balance			3140	
				5090	

disbursed

Sub. Postage  
Date 2/1/38

4500

4500 200

Exa  
with manches  
and found correct  
6/9/38  
Frederick L. Dearborn

2250

2250

Examined and found  
correct with manches  
Frederick L. Dearborn  
6/9/37

1950

1950

Examined and found  
with book back and  
wrote to Frank L. Dearborn  
& found correct  
J. Frank L. Dearborn  
6/21/1938

## Received

Date	ITEMS	Received	Disbursed	Balance	Interest	Debt Recd trd
1938						
Jau. 1	Balance from 1937	3140		3140		
20. 1/15/38	Worwarkt K-1					
21. Delta C. B. 100						
22. Oliver Mayer of Harold Tolson	200					200
23. for Saugusville St.						
James Spill						
Accts Closd	200					200
Apr. 1 Interest		09			09	
Oct. 1 Interest		11			11	
		3660	2100	3140	20	400
	Balance			1460		
				3560		

1939

Jau. 1	Bal. from 1938	1460		1460		
19. Ch. 57-69	Worwarkt R.J.					
20. 1/15/38	Oliver Mayer of Harold Tolson	200				200
Feb. 7 Ch. 5-36	Marie E. Rose					
21. 1/15/38	Harold Tolson	200				200
Feb. 3	Castor Acornous					
22. 1/15/38	Harold Tolson for Harold Tolson, L. C. Cost	200				200
Feb. 5	The American Friend					
23. 1/15/38	Frank draft					
	15. £1.00	15 @ 150		1950		
	Balance	2060	1950	1460		600
				110		
				2060		

## Disbursed

Debit  
scrip-  
tionsPostage  
express

20.00

100

Examined, compared with Savings  
bank book and report to George Mealey  
(including vouchers) and found correct.

Joseph L. Miller - 6/20/1939

20.00

100

1950

1950

Examined and believed to be correct  
George L. Mealey 6/25/1940

Examined and believed to  
be correct - George L. Mealey  
6-19-43

S 68, m. 21, 1944  
Examined and compared with Savings  
bank book C. B. & T. C. 1521 and report of  
Mealey and found to agree. Joseph L. Miller

Date	ITEMS	Received	Disbursed
1939			
Feb. 8	Balance	110	
1944			
Aug. 15	Div. #5 <sup>5%</sup> Casco M. T. Co.	1550	
Dec. 31	Bal. to date	1660	
			Deposited Dec. 31/44 Examined, compared with Savings Bank book #1521 in Credit Mercantile book #1521 in with report and found correct. Sindley J. Cole.
			1946 Bal. from Dec. 31/44 1660 Debit #6 Final Div. 5% from Casco Merc. Trust Co. 1550 Dec. 31 Bal. to date 3210
			Examined, compared with Savings Bank book no. 1521 in Casco Co. Bank and Trust Co. and with report and found correct. Sindley J. Cole.
			1947 Bal. from Dec. 31/46 3210 Funds Casco Bank and Trust Co. check to Ernest C. Ains worth Pres. of New England Yearly Meeting closed this ac- count. 3210
			Total Dividends (6) on Deposited Funds (cluding Acct) 154.99 Loss by Closing of Casco Merc. Trust Co. 154.98
			Deposited Nov. 4/33 359.97



June 12, 1947

Received of Mary Hill Blinford, Treasurer  
Mosher Book and Tract Committee

Thirty two and

10

100

Dollars

Representing balance of Mosher Book and Tract Committee account #1521  
Withdrawn from The Casco Bank and Trust Company, Savings Department.

New England Yearly Meeting of Friends

Street G. Gidwirth

Treasurer.

\$32.10

3242-20





## GETTING ON IN THE WORLD

Most every right thinking man and woman is ambitious to acquire money. It is a normal and laudable desire, for rightly used it brings in its wake comfort, happiness, charity and opportunity for social and intellectual development.

The first step, however, in carrying out this ambition is to fix on a definite program or system of managing your money—your income and outgo. Get the thought clearly fixed in your mind that the management of your personal and family expenses is a business, just as much as running a store or operating a factory. If you were running a store you would expect to watch the cash drawer so closely that at the end of every week there would be a profit left for your labor. And it is the same or should be with regard to conducting your personal affairs.

This means keeping a record of every dollar received and spent in such a way that you can quickly refer to the record at any time to find out where the money went; was it a necessary expenditure, what percentage of the entire income it was; will it need to be repeated and when; and other queries that determine the proper distribution of your money.

Using a Woolson Economy Expense Book is, we believe, the most efficient way of attending to all these details. It was designed by an expert accountant who wanted a simple, easily understood bookkeeping system for his own home. He wanted something his wife could take care of and this book was the result. It is made sufficiently large to contain the records of four successive years, with summary pages in the back to which the month's totals can be transferred. In this way the user will have in condensed and comparative tables the figures of each month, which will serve as a guide for the coming month, or as business men say, for making up the budget.

\* \* \*

Most people, whether married or single, are compelled to live on a fixed income, for the reason that they work for wages or salary. Because of this fact it should be comparatively easy to come to a decision regarding the amounts which can be appropriated to the various items of expense, such as rent, clothing, food, insurance, savings account, theatre or amusement, etc. This means making a budget—which is nothing more or less than a predetermined plan of expenditure with the object of getting the most good out of your money. When you have decided this point and have actually put

it in practice your battle is half won and you are beginning to win the rewards of the efficient life. It will take resolution and will power to adhere to the plan. The inclination will be to exceed the budget figures very often, but you can refresh your zeal to win and get ahead by occasionally fixing your eyes on the column headed "Savings," and every day you practice the plan will strengthen your ability to save and incidentally put new fibre in your character.

\* \* \*

Ruskin says:

*"Economy no more means saving money than it means spending money; it means administration of a house; its stewardship; spending or saving, whether money or time or anything else, to the best possible advantage."*

"Household efficiency," said Professor Martha Van Rensaeler of the Department of Home Economics of Cornell University, "does not mean that a woman must skimp in the kitchen. She should so manage that by applying a little reasoning power, eliminating waste here and a useless motion there, she can obtain the best results with the least possible outlay of time, money and energy."

Mrs. Christine Frederick, the noted Domestic Science authority, arranges the family expense budget under the seven headings: Shelter, Food, Clothing, Operating Expenses, Savings, Luxuries and Advancement. This list does not distribute the expenses in as much detail as we have provided for by the Woolson system and of course there is no fixed rule which can be followed in determining how the income should be divided. The size of the family, the income, locality, educational and social requirements, all play an important part in making the apportionment.

\* \* \*

There are only two ways of meeting the increased expenses of the present day—Earning More or Saving More. Both are good, but the one most easy to put in practice is the latter, and that is where the Budget plan comes into play. In an average family consisting of father and mother and three children, based on numerous statistics, the income should be apportioned about as follows:

Food	25%
Rent	20%
Clothes	20%
Operating expenses	15%
Higher life	20%

In explanation we say that under operating expense we have grouped light, fuel, wages for help, ice, laundry, etc. Under Higher Life is included insurance, savings, church, vacations, books, etc.

No definite rule can be laid down for all families as the living problem is rarely the same in any two cases. Other factors determine the budget. Where the family own the home instead of renting certainly less than 20% can be allotted to that expense. Life on a farm means frequently a lower cost for food. The cost of clothing also varies greatly, depending on social standards necessary to be maintained, community, etc.

One of the members of the firm of George B. Woolson & Company ran his affairs for two years on the following budget:

Rent .....	17½%
Operating expense .....	10%
Food .....	25%
Clothes .....	17%
Other things, such as insurance, savings, etc. ....	30½%

\* \* \*

*"A bank account pays a large dividend socially, in addition to its steady financial returns," said the late J. Pierpont Morgan.*

*"Save, young man, and become respected and respectable. It is the surest way. If you would be wealthy think of saving as well as of getting."*

BENJAMIN FRANKLIN.

The two rules for becoming a successful savings bank depositor are: Deposit regularly, and that means weekly; never withdraw to meet current bills—only for other and more permanent investment.

Compound interest is the foundation on which most fortunes are built. It only takes seventeen and a half years for a sum to double itself at 4% semi-annually compounded interest. Save just as large a proportion of your income as you can and the quicker you get it in the bank the safer it is and the sooner it will begin working for you. In your zeal to save, however, don't apportion a larger per cent. of income to the savings account than you can regularly appropriate to this object. Better a smaller amount which you can surely and regularly deposit than a larger sum which you find difficult and uncertain to set aside.

Make it a point to get acquainted with the officers of your bank. Consult them about invest-

ments. Bankers are always willing to advise depositors, no matter how small the amount of their account. Their advice may sometimes save you from a bad investment.

\* \* \*

*"The man who owns his own house, who owns the roof over his head and the ground under his feet, whose children have a place that they look upon as their own, gives to himself and his family a chance a thousand times better than that of the individual who is living in a box called an 'apartment.' If you are able to pay the average rent you are also able to pay for and gradually buy the home and own it."*—BRISBANE.

One of the highest motives which may animate you in saving money is that of some day owning your own home. It is an object worth fighting hard for, bringing with it as it does increased self respect, greater comfort, independence, and a standing in the community which the renter never possesses. Many users of the Woolson Book have written us suggesting that one of the blank columns might well be headed "Home Building Fund." Whatever method is adopted the investment of savings in a home is perhaps the first and best.

\* \* \*

*"Men do not reap in the Spring, my dear,  
Nor are granaries filled in May,  
Save it be with a harvest of former years  
Stored up for a rainy day.  
The seasons will keep their own true time,  
You can hurry nor furrow nor sod;  
It's honest labor and steadfast thrift  
That alone are blest by God."*

—ALFRED AUSTIN.

In the early days of this country the American people had a reputation for thrift and providence as well as industry. Of late years, however, we have become a nation of spenders, giving little thought to the accumulation of a competence. Sensible and far sighted men and women realize, however, that the character and progress of a nation depends largely upon the degree in which the people cultivate these homely virtues.

Thinking of the future—of our own and children's welfare—it behooves us to put into practice with resolute will the principles of economy and thrift as they apply to saving money. It is for that purpose that this book is published.

**GEORGE B. WOOLSON & CO.**  
**120 West 32nd Street, New York**





# WOOLSON'S PUBLICATIONS

May be obtained of any Bookseller or Stationer.

Mailed prepaid on receipt of price by publisher.

## Woolson's Economy Expense Book

### For Personal and Household Use

This book is designed for keeping account of household and personal expenses. It furnishes, without the use of a ledger or journal, a complete analysis of your outlay. Space is furnished for 18 different classifications of expense.

14 headings are printed as follows: Rent and Water; Light and Heat; Meat and Groceries or Board; Labor or Services; Interest, Insurance, Taxes; Household Furniture; Clothing; Physician and Medicine; Traveling Expenses; Carfare; Books and Magazines; Theatre and Amusements; Cigars and Tobacco; Gifts, Charity, etc.; Sundry Expenses. There are 4 extra columns without printed headings for special classifications. Will last 4 years. Miniature sample page free on application.

Size 8½ x 11 inches, 106 pages, semi-flexible binding of full, dark green, morocco fabrikoid, stamped in gold ..... \$2.00 per copy  
Loose leaves per 50 equivalent to 100 pages .. \$1.00  
Size 8½ x 14 inches, bound in black cloth with red leather corners, 200 pages..... \$4.00 per copy

## Woolson's Economy Expense Book

### For Business, Personal and Special Purposes

The ruling is exactly like the book for personal use. There are only 4 printed headings, those being over the first 4 columns thus: Date, Item, Received, and Disbursed. In addition there are 18 columns without headings. This book may be used to keep account of department sales. The name of the department may be written in the item column and the sales for 20 days, weeks, or months written in the adjoining 20 columns. Another way is to write the name of the department at the top of the columns and use one line for each period of time. Different kinds of expense for stated periods may be kept in the same way. The book makes an ideal cash book for any business. The receipts and disbursements are kept the same as in any book. The various items or kinds of receipts or outlay are then distributed to the properly headed columns. They can be footed by columns for any stated period and the totals placed in a summary at the back of the book. Several concerns use it for a payroll. Insurance men buy them for special uses. Hotels and institutions use them for cash books. Also used by students, bachelors and others, not desiring the regular Household book. A miniature sample page of the book for personal use will be furnished upon application. This shows the ruling and method of using.

Size 8½ x 11 inches, bound in black cloth with red leather corners, 100 pages..... \$2.00 per copy  
Loose leaves per 50 equivalent to 100 pages .. \$1.00  
Size 8½ x 14 inches, 200 pages..... \$4.00 per copy

## Woolson's Economy Housekeeper's Account Book

This is an inexpensive book for housekeepers who wish to keep account of household and kitchen expenses. It does not provide for the general living expenses like Woolson's Economy Expense Book and it is not so fine a book. It is just the thing for a simple, yet thoroughly up-to-date housekeeping account book. There are pages for 12 months, one page being used for each month. On each page there are 31 lines with the following printed headings: Meat, Groceries, Milk, Butter, Eggs, Fruit, Light and Heat, Rent, Help, Table and Bed Linen, China and Utensils, Miscellaneous. There is a summary page for the monthly totals. Size 9¼ x 6 inches, paper cover.

Price, 25 Cents Per Copy, Postage 6 Cents

## Economy My Year's Expense

### An Ideal Book for One Year's Accounting

The ruling is the same as Woolson's Economy Expense Book. A double page with 31 lines is furnished for each month. The printed classifications are: Rent and Water, Light and Heat, Meats and Groceries, Interest and Insurance, Clothing, Physician and Medicine, Carfare, and Traveling, Books and Amusements, Labor and Service. There are 3 extra columns without headings. There is a double summary page for recording monthly totals.

Size 7 x 8½ inches, ledger paper, blank book ruling, and bound in stiff cloth board of assorted colors. A very handsome book.

Price, 65 Cents Per Copy, Postage, 10 Cents

## Woolson's Economy Household Inventory and Insurance Record

Provides a complete inventory of the contents of a dwelling house. Separate page for each room including: Hall, Parlor, Library or Living Room, Dining Room, Kitchen and Pantries, Laundry and Cellar, Sleeping Rooms, Bath Room and Linen Closet, Closets, Attic, etc., Barn, Garage and Outbuildings. On each page is printed the name of everything that would naturally be in that Room. Plenty of extra lines for additions.

The following list of headings for the parlor shows how thoroughly the contents are listed: Andirons, Bric-a-brac, Book-cases, Books, Carpets, Chairs, Clocks, Curtains, Cushions, Hassocks, Jardinieres, Couch, Lamps, Mirrors, Musical Instruments, Pictures, Piano, Piano Stool and Cover, Portieres, Printed Music, Rugs, Statuary, Tables, Tapestry, Window Shades. Look over your parlor and see what is omitted.

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